

Exhibit A

NAVIENT

P.O. BOX 9500 WILKES-BARRE, PA 18773-9500

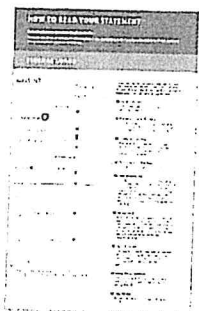
MIGUEL RIVERA
3349 WEBSTER AVE
APT 6K
BRONX NY 10467-4848

Navient.com
Convenience with a click

- Enroll in Auto Pay
- View Loan Information
- View Payment History
- View Frequently Asked Questions
- Make a One-Time Payment

You have \$23.39¹ due 07/26/19.

Get familiar with your monthly statement



We've created an easy-to-read guide to help you understand your Account Summary and other important information found in your statement.

Check it out today!
Navient.com/StatementGuide

Account Summary

Account Number	[REDACTED]
Billing Group ¹	4
Statement Date	06/30/19
Billing Period	05/30/19 to 06/30/19
Unpaid Principal	\$156,880.46
Payments Since Last Bill	\$23.39
Past Due Amount (Pay Now)	\$0.00
Pay Past Due Amount By	
07/11/19 to avoid Late Fee of	\$0.00
Current Amount Due	\$0.00
Current Amount Due Date	07/26/19
Pay Current Amount Due	
(+ any Past Due Amount) by	
08/10/19 to avoid additional Late	
Fee of	\$0.00
Unpaid Fees	\$23.39
Total Payment Due (Past Due	
Amount + Current Amount Due	
+ Unpaid Fees)	\$23.39

See enclosed for loan details

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment

Account Number [REDACTED]

Total Payment Due \$23.39

See above for dates and Late Fees that apply

Total Amount Enclosed \$ _____

Make checks payable to Navient
(U.S. Currency only - Do not send cash)

Changed your address or phone number?
Please visit Navient.com to update your information.

Navient
PO BOX 9533
WILKES-BARRE, PA 18773-9533

Loan Information as of 06/30/19

Loan ID	1-01	1-02	Total
Current Balance			
Unpaid Interest			
Unpaid Fees ¹	13.08	10.31	23.39
Unpaid Principal			
Original Principal			
Capitalized Interest ²			
Principal Reduction	-107.79	0.00	-107.79
Life of Loan Payments	9,148.55	6,845.28	15,993.83
Total Principal Paid	107.79	0.00	107.79
Total Interest Paid	8,709.19	6,540.45	15,249.64
Total Fees Paid	331.57	304.83	636.40

Billing Period Summary 05/30/19 to 06/30/19

Loan ID	1-01	1-02	Total
Payments Received ¹	17.11	6.28	23.39
Last Payment Effective Date	06/22/19	06/22/19	
Applied to Interest	17.11	6.28	23.39
Applied to Fees	0.00	0.00	0.00
Applied to Principal	0.00	0.00	0.00
Fees Assessed ²	0.00	0.00	0.00
Late Fee	0.00	0.00	0.00
Returned Check Fee	0.00	0.00	0.00
Other Fees	0.00	0.00	0.00

Loan Details

Loan ID	1-01	1-02	Total
Loan Date	04/27/07	04/27/07	
Loan Program	SM	SM	
Interest Rate	5.500	5.500	
(F-Fixed, V-Variable)	F	F	
Total Payment Due	13.08	10.31	23.39
Past Due Amount	0.00	0.00	0.00
Current Amount Due	0.00	0.00	0.00
Unpaid Fees	13.08	10.31	23.39
Pay Past Due Amount by 07/11/19 to avoid a Late Fee of	0.00	0.00	0.00
Pay Current Amount (+ any Past Due Amount) by 08/10/19 to avoid a Late Fee of	0.00	0.00	0.00

¹Interest continues to accrue on any loan(s) until the loan has been paid in full, including loans in a paid ahead status. Follow the PAYMENTS section of this statement to learn how to reduce the total cost of your loan(s) by making payments on paid ahead loans.

²The Billing Period Summary section reflects all payments received during your billing period. If you made more than one payment during your billing period, the Last Payment Effective Date is the date the most recent payment was credited to your account. To see your full transaction history and all payment effective dates, log in to your account at Navient.com.

Account number

Please visit Navient.com/Glossary for definitions of the commonly used terms in this document.

PAYMENTS

How do you allocate my payment across my loans on this statement?

Absent instructions from you, we allocate your payments across your loans as follows: If you include your remittance slip or pay by Auto Pay, your payment will be allocated first to any delinquent loans in the Billing Group for which the payment was made and prorated by Past Due Amount. Once all loans are current, the payment will go to each loan in the Billing Group, prorated by Current Amount Due, which is the Monthly Payment Amount or a lesser amount if some of the Monthly Payment Amount was paid previously. If the amount of the payment exceeds the Current Amount Due but is less than the Total Payment Due, the remainder of the payment will be prorated based on the Monthly Payment Amount. Once the Total Payment Due for all loans in the Billing Group is satisfied or if no payment is due, any Overpayment will be allocated to your loan in the Billing Group with the highest interest rate. If you have more than one loan in the Billing Group with the same highest interest rate, then the Overpayment will be allocated to any unsubsidized loan(s) in the Billing Group, prorated by Monthly Payment Amount. If loans in the Billing Group with the same highest interest rate are all subsidized, then the payment will be allocated to those loans prorated by Monthly Payment Amount. If a Monthly Payment Amount has not been established for any of your loans (for example, if your loans aren't yet in repayment), your payment will be allocated to the highest interest rate loan(s) as described above and prorated (if necessary) by Current Balance. If you do not pay the Past Due Amount (if applicable) and the Current Amount Due, every loan in the billing group may become delinquent, may be reported to the consumer reporting agencies, and may be charged a Late Fee.

If your payment is received without a remittance slip and the payment matches the Total Payment Due, it will be allocated as described above. If your payment does not exactly match the Total Payment Due, we may review any information available to us to post the payment. Otherwise, it will be allocated across all loans as described above, including loans in different Billing Groups that have the same payment address.

Once we allocate a payment to a loan(s), payments are applied based on the terms of each loan's promissory note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Unpaid Principal.

If you are on an Income-Driven Repayment (IDR) plan, your payments must be applied to Unpaid Interest first, then Unpaid Fees, then Unpaid Principal. In order to satisfy any outstanding Late Fees, you would need to make a payment equal to your Unpaid Interest plus the Unpaid Fees. This is for informational purposes only. You are not required to pay more than the present amount due to remain current during the IDR plan.

How can I be sure my payments are allocated correctly and timely?

To ensure accurate and timely processing of your payment, send it with the included remittance slip, pay by Auto Pay, or pay online at Navient.com.

If my account is current, what happens if I pay more than my Current Amount Due? When you pay more than your minimum payment, the extra funds will be applied to your Current Balance. If the extra funds are less than the amount of your next month's payment, your next payment will not be reduced and will be due as usual. If the extra funds are equal to or more than the amount of your next month's payment, we will advance your payment due date by the number of full payments that are covered. For example, if the extra funds are equal to four additional monthly payments, you would not have another payment due for four months. Interest continues to accrue on any loan(s) until the loan has been paid in full, including loans that are paid ahead. If you are enrolled in Auto Pay, your Monthly Payment Amount will still be withdrawn. *Detailed payment examples can be found at Navient.com/allocation.*

How do I pay with instructions?

You have the option to instruct us to allocate payments differently or to not advance your due date. Not advancing your due date may result in a lower total cost of repaying your loan as compared to your due date being advanced. Clearly write your instructions on a separate piece of paper included with your check. We cannot process instructions written on the check or remittance slip. Third party bill-pay services typically do not allow you to provide instructions. If you make a payment online at Navient.com, you may choose at that time which loans to pay and whether you want extra funds to advance your payment due date. To learn more on how to save certain Overpayment preferences, go to Navient.com/allocation.

What repayment options are available? Federal loan options may include Income-Based, Income-Sensitive, Graduated, and Extended Repayment plans, and loan consolidation. Repayment options may also be available for private loans. Both federal and private loans may have deferment and forbearance, and forgiveness, cancellation, and discharge options. Visit Navient.com to learn more or call us for information. You can also obtain information at StudentAid.ed.gov.

FREQUENTLY ASKED QUESTIONS

What is a Billing Group? If you have multiple loans, we may automatically put them in a Billing Group. Each Billing Group has its own statement that shows all the loans within that group. If you prefer a separate statement for each loan, please call us.

How does interest accrue? Daily. To find out how much interest accrues daily, use this simple formula: $(\text{Unpaid Principal} \times \text{Interest Rate}) \div 365.25 = \text{Approximate Daily Interest}$. $\text{Approximate Daily Interest} \times \text{Number of Days in Your Billing Period} = \text{Approximate Interest Due}$

What are the most common fees charged? Late Fees may be assessed if your payment is not made by the due date. A Returned Check Fee may be charged when a payment does not clear the bank for any reason, including insufficient funds, missing signature, or account closure. Unpaid Fees are fees that have been assessed for a prior billing period and remain due on the account.

Can I apply for cosigner release? The primary borrower on an eligible private education loan can apply to release their cosigner after they graduate and make 12 consecutive, on-time principal and interest payments. Additional qualifications must be met. Not all private loans are eligible.

Need More Information? To find out more information about your loan including how interest accrues, obtaining a payoff amount, or an explanation of common fees that may be charged on your account, or cosigner release, go to Navient.com or call one of our customer service representatives.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a Late Fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. If your FFELP Loan borrower benefit is an interest-rate reduction, and you default on the loan, the applicable interest rate, as defined by law, will be reinstated.

Electronic Check Processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Life of Loan Payments: The amount may not reflect amounts paid to prior servicers.

For Assistance with your Servicer: Resources are available to assist borrowers who have tried unsuccessfully to resolve a problem through their servicer. Please refer to your state's relevant authority.

CONTACT INFORMATION

CUSTOMER SERVICE

888-272-5543 - TDD: 888-833-7562

Fax: 800-848-1949 International: 011-850-767-7471

Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET. To email us, log into your account and access the Email Us feature.

CORRESPONDENCE ADDRESS

Navient, P.O. Box 9500, Wilkes-Barre, PA 18773-9500

Please provide your account number and sufficient detail about your inquiry.

BORROWER PAYMENT ADDRESS

Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533

COSIGNER PAYMENT ADDRESS

Navient, P.O. Box 9555, Wilkes-Barre, PA 18773-9555

We support our troops! Servicemembers, to learn more about your benefits, please call us at 855-284-4879.



10/14/2019



Here's your monthly statement

1 message

Navient <CustomerService@navient.com>

Reply-To: CustomerService@navient.com

To: M

Thu, Jul 23, 2015 at 4:39 AM

NAVIENT

**MIGUEL RIVERA, here's a snapshot
of your monthly statement.**

Total payment due: \$75.70

Due date: 07/26/15

Please note that this email does not include all information from your statement. Log in to your Navient inbox to view it now.

**You can make your payment today through
one of these convenient options:**

- Log in to your account at Navient.com.
- Mail your payment to the address below:

NAVIENT
PO BOX 9533
WILKES-BARRE, PA 18773-9533

*Please include the invoice and write your
account number on the check or money
order.*

To view all information
regarding this notification,
log in to your Navient inbox.



**Manage your account
online**

You can easily review your
account details, repayment
options and make online
payments at Navient.com.

Remember, the more you
can pay each month, the
less you'll pay in interest
over the life of your loan(s).

We appreciate the opportunity to help you navigate the path to financial success.

Sincerely,

Navient Customer Service

Please note you'll need Adobe Reader 5.0 or higher to view your document. Download the latest version of Adobe Reader for free.

Make sure Navient makes it to your inbox by adding CustomerService@Navient.com as a contact. Get instructions on how to add us to your contacts.

<https://mail.google.com/mail/u/0?ik=59ef1b0352&view=pt&search=all&permthid=thread-f%3A1507475613178661876&simpl=msg-f>

10/14/2019

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